

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Paul H. Phibbs, Jr.	Examiner:	Andrew Joseph Rudy
Serial No.:	09/943,059	Group Art Unit:	3627
Filed:	August 30, 2001	Docket:	9512
Title:	ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM		

**CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on June 24, 2004.

By: 

Name: George H. Gates

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(c))****MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

Pursuant to 37 C.F.R. §1.97(c), please charge the amount of \$180.00 to Deposit Account No. 50-1673 of NCR Corporation, the assignee of the present application, for having the items of information listed considered after the mailing date of a first Office Action on-the-merits, but before the mailing date of either a final action under 37 C.F.R. § 1.113, or a Notice of Allowance under 37 C.F.R. § 1.311.

In accordance with 37 C.F.R. §1.98(a)(2), a copy of each document or other information listed on the enclosed Form 1449 is provided.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art". Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Please direct any response or inquiry to the below-signed attorney at (310) 641-8797.

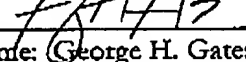
Respectfully submitted,

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Date: June 24, 2004

GHG/amb

By:   
Name: George H. Gates  
Reg. No.: 33,500

Date FAXED June 24, 2004

Sheet 1 of 1

Form 1449*  <b>INFORMATION DISCLOSURE STATEMENT</b>  <b>IN AN APPLICATION</b>	Docket Number: 9512		Application Number: 09/943,059
	Applicant: Paul H. Phibbs, Jr.		
	Filing Date: August 30, 2001	Group Art Unit 3627	

[illegible]

EXAMINER:	DATE CONSIDERED:
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPFP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	

\*Substitute Disclosure Statement Form (PTO-1449)

Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

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